

Information to identify the case:

Debtor 1	<u>Jose V. Maldonado</u>	Social Security number or ITIN	xxx-xx-1669
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	14-25538-RG		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jose V. Maldonado

9/12/17

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Jose V. Maldonado
 Debtor

Case No. 14-25538-RG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 28

Date Rcvd: Sep 12, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2017.

db +Jose V. Maldonado, 1308 9th Street, North Bergen, NJ 07047-1733
 cr +OCWEN LOAN SERVICING, LLC, Stern & Eisenberg, PC, 1040 North Kings Highway, Suite 407,
 Cherry Hill, NJ 08034-1925
 515907926 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
 514952922 +Ocwen Loan Servicing, 12650 Ingenuity Dr, Orlando, FL 32826-2703

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 13 2017 00:34:54 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 13 2017 00:34:48 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514952915 EDI: BANKAMER.COM Sep 13 2017 00:13:00 Bk Of Amer, 4161 Piedmont Pkwy,
 Greensboro, NC 27410
 514952916 +EDI: BANKAMER.COM Sep 13 2017 00:13:00 Bk Of America, Po Box 982235,
 El Paso, TX 79998-2235
 514952917 +EDI: CAPITALONE.COM Sep 13 2017 00:13:00 Capital One Bank, N.A., P.O. Box 71083,
 Charlotte, NC 28272-1083
 515190956 EDI: BL-BECKET.COM Sep 13 2017 00:13:00 Capital One, N.A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 515189575 EDI: RECOVERYCORP.COM Sep 13 2017 00:13:00 Capital Recovery V, LLC,
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
 514952918 +EDI: CHASE.COM Sep 13 2017 00:13:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
 514952919 +EDI: CITICORP.COM Sep 13 2017 00:13:00 Citi, Po Box 6497, Sioux Falls, SD 57117-6497
 514952920 +EDI: CIAC.COM Sep 13 2017 00:13:00 Citimortgage Inc, Po Box 9438,
 Gaithersburg, MD 20898-9438
 515192523 EDI: ECAST.COM Sep 13 2017 00:13:00 ECAST SETTLEMENT CORPORATION, ASSIGNEE,
 OF CITIBANK (SOUTH DAKOTA), N.A., POB 29262, NEW YORK, NY 10087-9262
 514952921 +EDI: CBSKOHLS.COM Sep 13 2017 00:13:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
 Menomonee Falls, WI 53051-7096
 515816939 +Fax: 407-737-5634 Sep 13 2017 01:21:56 Ocwen Loan Servicing, LLC,
 Attn: Cashiering Department, 1661 Worthington RD., Suite 100,
 West Palm Beach, FL 33409-6493
 514952923 +E-mail/Text: EBN_Notifications@OWB.com Sep 13 2017 00:34:43 Onewest Bank,
 6900 Beatrice Drive, Kalamazoo, MI 49009-9559
 515149994 EDI: PRA.COM Sep 13 2017 00:13:00 Portfolio Recovery Associates, LLC, c/o Lowes,
 POB 41067, Norfolk VA 23541
 515150048 EDI: PRA.COM Sep 13 2017 00:13:00 Portfolio Recovery Associates, LLC,
 c/o Sears Gold Mastercard, POB 41067, Norfolk VA 23541
 515156153 EDI: PRA.COM Sep 13 2017 00:13:00 Portfolio Recovery Associates, LLC, c/o THE HOME DEPOT,
 POB 41067, Norfolk VA 23541
 515185564 EDI: PRA.COM Sep 13 2017 00:13:00 Portfolio Recovery Associates, LLC,
 c/o TOYS "R"US CREDIT CARD, POB 41067, Norfolk VA 23541
 514952924 +EDI: SEARS.COM Sep 13 2017 00:13:00 Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
 514952925 EDI: RMSC.COM Sep 13 2017 00:13:00 Synch/jcp, Po Box 984100, El Paso, TX 79998
 514952926 +EDI: RMSC.COM Sep 13 2017 00:13:00 Synch/lowes, Po Box 956005, Orlando, FL 32896-0001
 514952927 +EDI: RMSC.COM Sep 13 2017 00:13:00 Synch/toysrusdc, Po Box 965005,
 Orlando, FL 32896-5005
 514952928 +EDI: CITICORP.COM Sep 13 2017 00:13:00 Thd/cbna, Po Box 6497,
 Sioux Falls, SD 57117-6497
 516765170 EDI: ECAST.COM Sep 13 2017 00:13:00 eCAST Settlement Corporation, PO Box 29262,
 New York NY 10087-9262

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515907927* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
 TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 28

Date Rcvd: Sep 12, 2017

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 14, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor NATIONSTAR MORTGAGE LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Steven A. Serna on behalf of Debtor Jose V. Maldonado bk@sernaesq.com
Steven K. Eisenberg on behalf of Creditor OCWEN LOAN SERVICING, LLC bkecf@sterneisenberg.com,
jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com
TOTAL: 4